

State and School Employees' Life and Health Insurance Plan
2007 Plan Document, Amendment No. 1
January 1, 2008

This Amendment No. 1 (Amendment) replaces and supersedes the applicable sections of the 2007 Plan Document for the State and School Employees' Life and Health Insurance Plan (Plan). This Amendment is effective on January 1, 2008, and is attached to and forms a part of the 2007 Plan Document.

Covered Services

1. The ***Mental Health Services*** section (page 29) has been amended to revise the third sentence as follows: "Mental health services must be provided by an appropriately licensed Health Care Professional in order to be eligible for coverage." Refer to the definition of **Health Care Professional** and **Physician** in the **Glossary** of the 2007 Plan Document, as revised by this Amendment.
2. The ***Well-Child Care*** section (page 33) has been amended to delete the current language in this section of the 2007 Plan Document and replace it with the following:

*Benefits are provided for well-child care services for covered dependents up to age 18. These services are not subject to the calendar year deductible. **Benefits are only provided when a participating provider renders the services.***

Well-newborn nursery care while a newborn is hospital confined after birth is covered at 100% of the allowable charge. Well-newborn nursery care includes room, board, and other normal care provided for which a participating hospital or physician makes a charge. Well-child physician office visits and certain diagnostic tests are covered at 100% of the allowable charge. Immunizations are covered at 80% of the allowable charge. A list of the covered well-child care services can be found at the Plan's web site, <http://knowyourbenefits.dfa.state.ms.us>, or can be obtained by calling Blue Cross & Blue Shield of Mississippi.

3. The ***Wellness/Preventive Coverage for Adults*** section (page 33) has been amended to delete the current language in this section of the 2007 Plan Document and replace it with the following:

***Motivating Mississippi - Keys to Living Healthy** is the Plan's wellness and health promotion program. Through this program, participants complete a Health Risk Assessment (HRA) and receive a personalized wellness plan, access to lifestyle management programs, and access to personal wellness coaches. These services are provided by APS Healthcare at no additional charge to the participant. After completing the HRA, adult participants ages 18 and older are eligible for wellness/preventive services.*

*Wellness/preventive services for adult participants, ages 18 and older, are limited to a maximum benefit of **\$1,000 annually**. These services are not subject to the calendar year deductible. **A participant must complete an HRA on or after January 1 of each year, prior to the wellness/preventive visit, to be eligible for these benefits.** The HRA can be found at www.healthytogether.net/mississippi or by calling APS Healthcare toll-free at 877-289-9109. The HRA may also be accessed through a link on the Plan's website at <http://knowyourbenefits.dfa.state.ms.us>. **Benefits are only provided when a participating provider renders the services.***

Benefits will be provided at 100% of the allowable charge for office visits and certain diagnostic tests as defined by the Plan. These diagnostic tests are based on the participant's age and gender. Any unused benefit amounts do not carry over into subsequent years. Any wellness/preventive services received prior to completion of the annual HRA, or any wellness/preventive services that exceed the \$1,000 annual limit, are not covered under the Plan. A list of the covered wellness/preventive services for adults can be found at the Plan's web site, <http://knowyourbenefits.dfa.state.ms.us> or can be obtained by calling Blue Cross & Blue Shield of Mississippi.

Retiree Eligibility and Medical Coverage

1. The ***Retiree Eligibility*** section (page 49) has been amended to delete the current language in this section of the *2007 Plan Document* and replace it with the following:

*To be eligible for retiree health insurance coverage under the Plan, an active employee must be enrolled in the Plan on the day before the effective date of retirement **and**:*

- *Participate in a retirement plan approved by the Mississippi Public Employees' Retirement System (PERS),*
- *Participate in the State and School Employees' Health Insurance Plan for 4 years or more (unless retiring due to work-related disability),*
and
- *Qualify for service retirement benefits under the applicable PERS regulations, or*
- *Be approved for disability retirement benefits by PERS, or*
- *Be an elected state or district official who does not run for reelection or who is defeated.*

Note: *Refer to the Group Term Life Insurance section (beginning on page 86) of the 2007 Plan Document for information on applying for life insurance coverage as a retiring or totally disabled employee.*

Notice of Election of Exemption From Certain Requirements of the Health Insurance Portability and Accountability Act (HIPAA)

1. The *Notice of Election of Exemption From Certain Requirements of the Health Insurance Portability and Accountability Act (HIPAA)* (page 70) has been renewed for the Plan Year January 1, 2008 through December 31, 2008. All other terms, conditions, statements, and limitations remain in effect as stated in this section of the *2007 Plan Document*.

Glossary

1. The definition of a ***Health Care Professional*** (page 79) has been amended to add the following as covered providers:
 - *Marriage and Family Therapists*
2. The term ***Wellness and Health Promotion Vendor*** has been added. The definition is as follows:

Wellness and Health Promotion Vendor: *The organization under contract with the State and School Employees Health Insurance Management Board to provide wellness and health promotion services. The Wellness and Health Promotion Vendor for the Plan is APS Healthcare.*

Statement of Applicability:

Unless otherwise revised by this Amendment No. 1, all other terms and conditions of the *2007 Plan Document* shall remain in effect. The *2007 Plan Document* and this Amendment can be found at the Plan's web site, <http://knowyourbenefits.dfa.state.ms.us> or may be obtained by contacting Blue Cross & Blue Shield of Mississippi at (800) 709-7881.